

Health Reimbursement Account – HRA



It's *your* choice.
Cigna Choice Fund®



A health plan plus a Health Reimbursement Account (HRA)

The Cigna Choice Fund® Health Reimbursement Account (HRA) provides a health care plan with a health reimbursement account funded by your employer to help pay for some of the costs of eligible health care expenses.

At the start of the plan year, your employer deposits a specific dollar amount into an HRA. Your HRA will be used to pay 100% of your eligible health care expenses until the money is used up. The money used from your HRA counts toward your deductible, reducing your share.

Once you meet your deductible (the amount you pay before your plan starts to pay), you pay a percentage of the cost (coinsurance) for your eligible health care expenses and the plan pays the rest.

If you leave the plan or your employer, your account stays behind.

Features:

- Preventive care is covered at no cost to you when received in-network.
- Choose the doctors you want to see – no referral needed to see a specialist.
- You're protected by an out-of-pocket maximum – once you meet the maximum, your plan pays eligible expenses at 100%.
- Money from your employer helps you meet your deductible.
- Unused money may be available to you if you enroll in the plan again the following year.*

*Check with your employer to see if this option is available to you.

Examples



Carlos

Carlos is a 35-year-old single man who is healthy, with the exception of an occasional sports injury. He enrolled in the Cigna Choice Fund HRA with a \$1,000 health fund, a \$1,750 deductible, and a medical plan with 90% coinsurance payments for in-network services. Here's how Choice Fund worked for Carlos.

Year 1

Carlos receives an annual preventive care exam that is covered 100% by the medical plan \$0

He also receives care for his sports injuries:

• Visit to an urgent care center	\$70
• Visits to a sports medicine specialist	\$160
• Prescriptions	\$165

Medical expenses **\$395**

The HRA pays first	-\$395
Carlos pays	\$0

Carlos' fund balance to carry over to next year's HRA **\$605**

Year 2

Carlos' beginning balance **\$1,605**

Carlos receives an annual preventive care exam that is covered 100% by the medical plan \$0

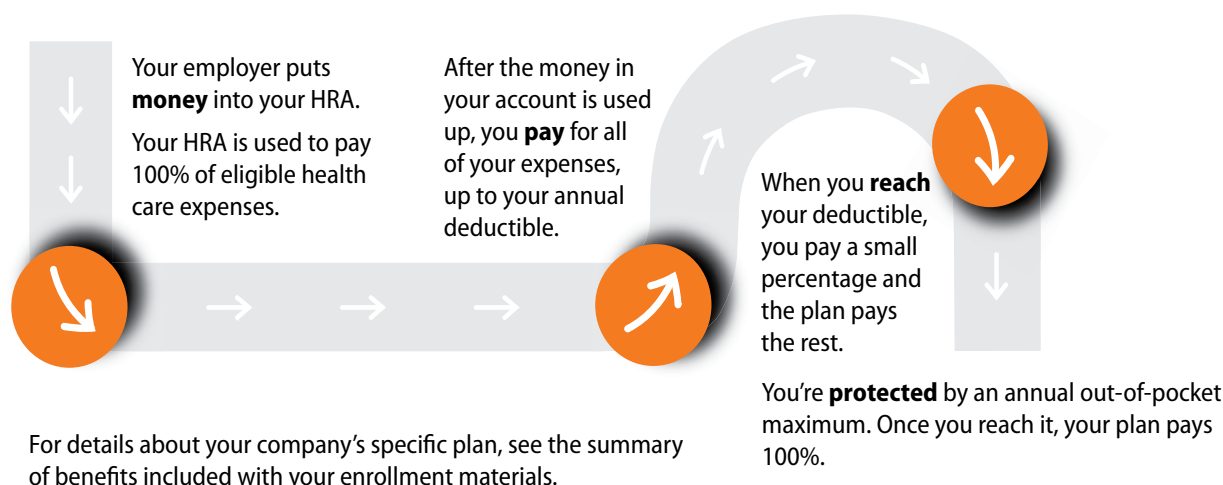
• Visits to a specialist (2 visits)	\$320
• Prescriptions	\$75

Medical expenses **\$395**

The HRA pays first	-\$395
Carlos pays	\$0

Carlos' balance end of year 2 **\$1,210**

How it works



The Coopers

This active family of four is covered through Mr. Cooper's company health plan. Their oldest daughter has diabetes. Mr. Cooper enrolled his family in the Cigna Choice Fund HRA with a \$2,000 health fund, a \$3,500 deductible, and a medical plan with 90% coinsurance payments for in-network services. Here's how Choice Fund worked for the Coopers.

All four family members receive annual preventive care exams that are covered 100% by the medical plan \$0

The oldest daughter receives care for her diabetes, including:

- Visits to her primary care doctor (12) \$1,500
- Visits to her endocrinologist (10) \$1,600
- A prescription for daily insulin injections \$2,000
- Test strips to test her glucose levels daily \$3,500

Medical expenses \$8,600

The HRA fund pays first -\$2,000

The Coopers pay their share to meet the \$3,500 deductible -\$1,500

Remaining costs \$5,100

Of the remaining costs:

- The Coopers' plan pays 90% \$4,590
- The Coopers pay 10% \$510

The Cooper family pays \$2,010

These costs and plan features are for example only and may not reflect your actual experience.



Cigna Choice Fund gives you more

Cigna Choice Fund gives you access to a wide variety of programs and services that can help you maximize your health care investment while improving your health and well-being.

Good information for better health

Nothing is more important than your good health. That's why there's **myCigna.com** – your online home for assessment tools, plan management, medical updates and much more.

On **myCigna.com** you can:

- **Choose** your doctor and create a personalized list of nearby doctors, hospitals and pharmacies.
- **Verify** plan details such as coverage, copays and deductibles.
- **Track** claims and account balances.
- **Keep track** of medical conditions, medications, allergies, surgeries, immunizations and emergency contacts.
- **Complete** a confidential online health assessment, and find personalized health and wellness recommendations.
- **Learn** about health conditions, treatments and medications using an interactive medical library.
- **Find** information and estimate costs for specific medical procedures and treatments.

Caring for you in sickness and in health

At Cigna, we focus on helping to keep you well. That's why preventive care services are covered at no cost to you when you receive them from a doctor who participates in the Cigna network. Covered preventive care services include well visits, screenings, and routine immunizations.

Health care at a lower cost

Our broad national network of doctors, hospitals and other health professionals have agreed to accept discounted payments to help you make the most of your dollars. You can see a doctor or other health care professional of your choice, even if he or she does not participate in a Cigna network. However, your costs will be lower if you see a Cigna-contracted health care professional.

Your health advocate

Health advocates – professionals trained as nurses, coaches, nutritionists, and clinicians – are available to listen, understand your needs and help you find solutions. Even when you're not sure where to begin, you'll get confidential assistance from reliable, compassionate professionals. Partner with a health advocate to take an active role in your health:

- **Discuss** your health assessment results.
- **Learn** how to access telephone seminars.
- **Learn** to better manage conditions, including low back pain, osteoarthritis, high blood pressure, high cholesterol, and more.
- **Get** unbiased advice on treatment options so you and your doctor can make decisions that meet your health needs and work best for you.
- **Ask** personal questions about your health coverage and get help finding your way through the health care system.

A phone call away

Any time you need us, call the toll-free number printed on the back of your Cigna ID card. We're here 24 hours a day, 7 days a week.

- We'll answer questions, resolve problems and make sure you're satisfied with your Cigna plan.
- If you want to speak with someone in Spanish, we have bilingual representatives. We also have services that can translate 150 other languages.
- You can order an ID card, update insurance information and check claim status.
- Nurses can offer detailed answers to your health questions and help you decide where and when to seek medical attention.
- You also can learn more about hundreds of health topics through our library of podcasts. Programs are updated regularly and are based on current medical research and treatments.

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